CIMB THAI
ธนาคาร ซีไอเอ็มบี ไทย

(Translation)

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20 January 2026

Subject: CIMB Thai Group consolidated unaudited financial results for the year ended 31 December 2025

To : President
The Stock Exchange of Thailand

Dear Sir,

On behalf of CIMB Thai Bank PCL, I am pleased to submit the unaudited consolidated financial results for the year ended 31 December 2025. The key summaries are as follows:

For the year ended 31 December 2025, CIMB Thai Group recorded a consolidated net profit of THB 2,257.3 million, a year-on-year ("YoY") decrease of THB 594.8 million or 20.9%. Profit before tax ("PBT") decreased by THB 728.8 million or 20.5% YoY to THB 2,830.4 million. This is mainly due to an 8.8% decline in operating income and a 34.3% increase in expected credit loss, offset by a 17.2% reduction in operating expenses.

On a YoY basis, CIMB Thai Group's consolidated operating income decreased by THB 1,331.0 million or 8.8% from 2024 to THB 13,771.5 million from lower net interest income of THB 1,178.0 million or 12.4% YoY largely from lower loan balances YoY and margin contraction during the year. Net fee and service income decreased by THB 106.2 million or 7.4%, mainly due to lower insurance brokerage income. Other operating income decreased by THB 46.8 million or 1.1%, from lower gains on financial instruments measured at fair value through profit or loss, bad debt recovery and gains on sale of non-performing loans, partially offset by higher gains on investment.

On a YoY basis, operating expenses decreased by THB 1,522.6 million or 17.2%, attributed to lower impairment loss on properties for sale and personnel costs, and a decline in specific business tax as a result of lower interest income. This consequently improved the cost to income ratio to 53.3% in 2025 compared to 58.7% in 2024

Net Interest Margin (NIM) over earning assets stood at 1.9% in 2025, compared to 2.2% in 2024 as a result of lower yield on earning assets.

As at 31 December 2025, total gross loans (inclusive of loans guaranteed by other banks and loans to financial institutions) stood at THB 232.8 billion, a decrease of 7.6% from 31 December 2024. Deposits (inclusive of Bill of Exchanges, Debentures and selected Structured Deposit Products) stood at THB 301.5 billion, a decrease of 6.9% from THB 324.0 billion as at end of December 2024. The Modified Loan to Deposit Ratio was slightly lower at 77.2% compared to 77.8% as at 31 December 2024.

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The gross NPL stood at THB 5.2 billion, with a lower equivalent gross NPL ratio of 2.2% compared to 2.6% as at 31 December 2024. The lower NPL ratio was mainly attributed to the sale of NPLs in 2025, improved efficiency on risk management policies and improved asset quality management and loan collection processes.

CIMB Thai Group's loan loss coverage ratio as at 31 December 2025 stood at 171.5% from 149.0% at the end of December 2024. Total allowance for expected credit losses stood at THB 8.8 billion, THB 1.5 billion over the Bank of Thailand's reserve requirements.

Total consolidated capital funds as at 31 December 2025 stood at THB 60.8 billion. The BIS ratio stood at 21.3%, of which 16.8% comprised Tier-1-capital.

Yours faithfully,

Mr. Wut Thanittiraporn
President and Chief Executive Officer
CIMB Thai Bank PCL